

**From:** Herbert Gershon

**Subject:** Proposed Rule on Affiliate Marketing Opt Outs

Date: Aug 19, 2004

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Proposal: Regulation V - Fair Credit  
Reporting Affiliate Marketing Regulations  
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Comments:

@@@I once work for a credit agency.My job was to bring up a individuals credit to 60days prior to a fininical loan on housing.My problem with the agency,I didn't have enough time to accurately bring up to date by contacting each inquire to the credit agency in 60 days.Example if I contacted the individual seeking the loan and found if they had Jr. Sr or John Doe the second or third I found that another member of the family was using the individual credit card to make purchases and I need TIME TO CORRECT THE INDIVIDUAL REPORT! but I spent time to current only with the one agency. I was let go because I spent to much time correcting the individual credit report. Number 2, each credit report correction only implied to the credit agency I work for. At that time a consumer had to contact the other two reporting agencies to correct their file.

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